AMENDMENT TRANSMITTAL LETTER						Docket No. 37202/028001; 990090		
Application No.		Filing Date			Examiner		Art Unit	
09/487,233-Conf. #2823		January 19, 2000			H. T. Dass		3693	
Applicant(s): Scott D. Cook et al.								
Invention: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS								
TO THE COMMISSIONER FOR PATENTS								
Transmitted herewith is an amendment in the above-identified application.								
The fee has been calculated and is transmitted as shown below. CLAIMS AS AMENDED								
	Claims Highest							
	Remaining After Amendment	Number Previously Paid	Number Extra Claims Present		Rate			
Total Claims	26	- 101 =	0	x	50.00		0.00	
Independent Claims	5	- 16 =	0	×	200.00		0.00	
Multiple Dependent Claims (check if applicable)								
Other fee (please specify):								
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:							0.00	
x Large Entity Small Entity								
x No additional fee is required for this amendment.								
Please charge Deposit Account No in the amount of \$ · A duplicate copy of this sheet is enclosed.								
A check in the amount of \$ to cover the filling fee is enclosed.								
Payment by credit card. Form PTO-2038 is attached.								
The Director is hereby authorized to charge and credit Deposit Account No50-0591 as described below. A duplicate copy of this sheet is enclosed.								
x Credit any overpayment.								
Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.								
/Robert P. Lord/					Dated:	Septembe	er 5, 2007	
Robert P. Lord Attorney/Agent Reg. No.: 46,479								
OSHA · LIANG LLP								
1221 McKinney St., Suite 2800								
Houston, Texas 77010 (713) 228-8600								

Docket No.: 37202/028001; 990090

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Scott D. Cook et al.

Confirmation No.: 2923

Application No.: 09/487,233

Art Unit: 3693

Filed: January 19, 2000

Examiner: H. T. Dass

For: CONSUMER-DIRECTED FINANCIAL

TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

REPLY UNDER 37 CFR §1.111

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated June 5, 2007, please reconsider this application in view of the following.